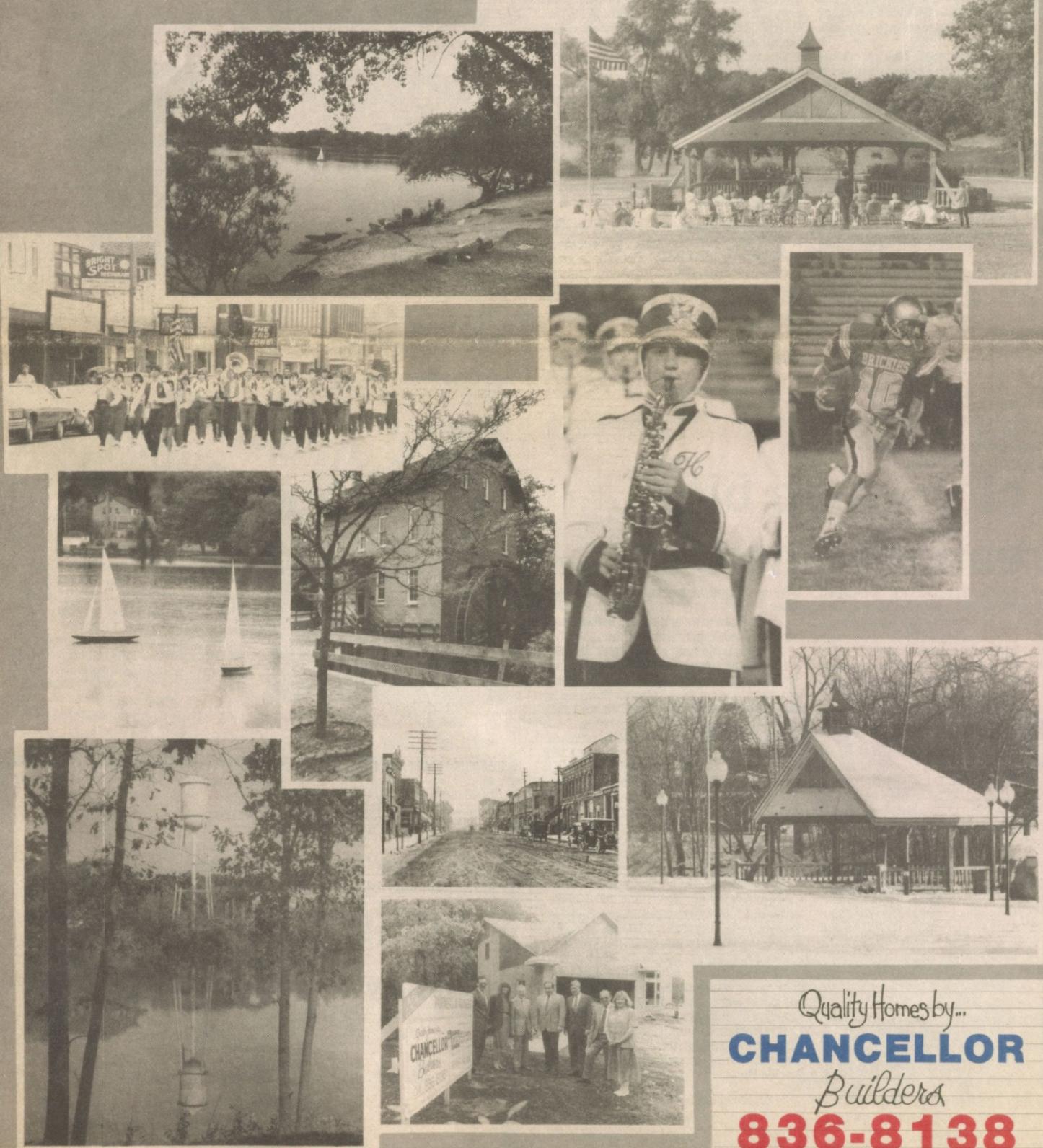


Hobart

Always feels like Home!



Quality Homes by...
CHANCELLOR
Builders
836-8138

Builder sees Hobart as great place to be

Jim Chancellor is very impressed with Hobart and says he is ready to introduce Hobart back into the residential market with the completion of Duck Creek Woods.

He is also sold on the Wausau Homes and has a model on display to show the quality construction of a component style of housing. The two-story "Bayside" has a brick and cedar front with an exposed loft overlooking the formal living room area. "If you have any doubts about this type of construction drive by the outside and I promise you'll be calling us to see the inside," he says.

Jim has owned and operated Chancellor Builders since 1978 and built many homes in Northwest Indiana, working both as a general contractor and as a sub-contractor. Chancellor linked up with Wausau about three years ago when his carpenter's eye told him they were built better and could be erected more rapidly and could be more cost-efficient. Comparing the new type of construction to the old, Chancellor grins.

"The 'stick built home?' That's when the lumber yard just dumps a huge pile of wood in the yard, and you start from scratch, isn't it? I believe your old fashioned stick built will go the way of the Edsel and that some type of component style housing will have the lion's share of the housing market in the next five to ten years," says Chancellor.

Dr. Ronald H. Doneff, developer of Duck Creek Woods, got together with Chancellor about three months ago through officials at city hall. It seems that both builder and developer were attempting to spur residential housing with tax abatement. It was a perfect match.

Chancellor has more than 100 designs to choose from. Toni, "my wife and partner, and I feel we can customize a new home around the wants and needs of the customer," Chancellor says. "We like to sit and talk with the people and find out what they like and don't like. Then, we can show them certain designs that fit perfectly into their lifestyle," he says.

"Once the foundation is poured and the site prepared, Wausau brings in the basic components and 'roughs up' the home in approximately three days," Chancellor con-

tinues. "I install the siding, put on the roof, put in the electricity, plumbing, heating and air conditioning and finish the home. Because of this, I can control the quality of the work."

Chancellor explained that design of the roof trusses, walls and floor system is done by computer in Wisconsin, a tremendous advantage over the conventional way. Jim conducts workshops on the "Chancellor Way" showing slides of the construction of a new home and taking you to Wisconsin via the slide presentation to visit the plant. You'll be able to see the components being built in a controlled environment, in ideal weather and working conditions.

The builder explains: "All builders use components to construct their homes. They don't make the windows on site, do they? No. They are built in a factory and brought to the job site and installed as a component of an overall project. Same holds true for doors and locks, carpeting, roofing and siding and many other items."

"I, too, use the conventional components but I take it one step further and build the floors, walls and roof trusses in a factory, have them shipped to the site as components of an overall project. It only makes sense that something designed by computers and built in a controlled working environment will be of higher quality."

When Chancellor saw Duck Creek Woods, he said this week, "I couldn't believe there was such a beautiful spot available in the area. People have been jumping right over this to get to Porter County, but I think we can change that. There aren't a lot of lots left in Duck Creek Woods, but it's really pretty here."

Chancellor Builders Inc. is owned and operated by Jim and Toni Chancellor. They work closely with Citizens Federal Savings and Loan and participate in NIPSCO's "Good Cents" programs.

For further information about Chancellor Builders Inc. or visit the model, please call 836-8138.

A city where big dreams come true

Some small towns and cities export all their dreamers. If someone has a big dream, they must go elsewhere to try to turn into a reality.

That's not true in Hobart. Indeed, the city has attracted a man with a big dream in builder Jim Chancellor of Munster. He looked into Hobart, saw a nice town and a wonderful opportunity and put together a plan which involves local leaders as well as others from outside the city.

That's pretty much how Hobart got its start, by the way.

George Earle was a builder from Falmouth, England, who was helping to build the American city of Philadelphia, when a partner returned from the frontier to tell him of opportunities at the foot of Lake Michigan, in a region called The Calumet.

Earle came west to inspect the new city laid out at the junction of Deep River and the Calumet River. He bought it in 1836 and founded the town of Liverpool. At the same time, three families arrived in covered wagons and settled in a part of what now is Hobart.

By 1845, Earle realized the swampy Liverpool area could not be developed into a town, so he moved to a new location five

miles southeast and built a dam across Deep River.

He platted a town and named it Hobart in honor of his brother, Hobart Earle.

In 1846, Earle built a sawmill to turn the surrounding forests into lumber for the building boom in Chicago. Then he built a grist mill to serve the pioneers beginning to farm the area around Hobart. This mill survived until destroyed by fire in 1953.

Stagecoach service began and the railroads began building through the area, which led Earle also to start the town now known as Lake Station, just north of Hobart.

Others saw their opportunity and began to open stores and law and medical practices.

Where some saw mucky swamps, lakes and potholes, others saw opportunity, and Hobart became the brick-making center of the Midwest for a number of years.

In the 1890s, the W. B. Owens Hollow Porous Clay Tile Works and the Kulage Brick and Tile Works were the principal industries in Hobart. Sixty carloads a month were shipped to all parts of the United States.

The Owens plant had 10 tile kilns with a capacity of 80 tons each, and 45 full-time employees. Many of the large buildings in America were made fireproof with the products of this plant.

It is from these brickyards that the Hobart High School athletic teams take their nickname, the Brickies, and call their stadium Brickie Bowl.

Some Hobart people also saw opportunity in their home town, and several businesses today are in the second and third generation of family ownership.

Story and photo credits

Unless otherwise noted, the stories in this special section are the work of Bob Burns.

Photographs are by Bob Burns, Kirk John Mitchell, Steve Euvino and Jim Chancellor.



Builder Jim Chancellor and his wife and partner Toni inside the model home in Duck Creek Woods in Hobart.

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DUCK CREEK WOODS

Always Feels Like Home

Developer aims high for Hobart

Dr. Ronald H. Doneff, developer of Duck Creek Woods, knows what it means to set high goals and achieve them.

At the moment, one of his goals is to create quality "move up" housing in Hobart. He's doing that with development of the subdivision on the city's southeast side.

Born 61 years ago, Dr. Doneff also overcame a major medical handicap to develop a thriving medical practice, as well as to become a developer and civic booster.

At the age of 24, just as he was to graduate from medical school and with a wife and two infant children, Ronald Doneff was stricken with polio, which at that time was unconquered and ravaging many Americans. It left him without the use of his legs and with no power in his chest muscles to breathe.

Despite that, he entered the medical field,

specializing in dermatology.

"I went into practice in Hobart 31 years ago, but the community was not big enough to sustain my specialty, so I moved it to Merrillville," Doneff said. He still maintains his practice there, while also working on his subdivision.

Dr. Doneff and his family lived in rural Hobart for 13 years then moved into the city 18 years ago.

"I felt that a lot of Hobart people would like to move to a better home, but they wanted to stay in the city they loved but no housing was available."

This led him to begin the 25-acre Duck Creek Woods subdivision on 10th St., a short distance west of County Line Rd., in 1979, first in partnership with others but eventually on his own.

"Since I didn't have to make a living from construction," Dr. Doneff said, "I didn't need as big a markup" from the sale of homes. He built the first three homes in Duck Creek Woods, then sold lots to others who constructed their own dwellings.

With about a dozen homes built over the next decade, the lifting of a building moratorium in Hobart led him to seek a contractor to develop the final eight lots.

Dr. Doneff said he wrote to every contractor in Valparaiso about three years ago, seeking someone to complete the subdivision. "I didn't get one response," he says with some amazement.

Dr. Doneff credits April Wooden, the city's development specialist, with getting him together with builder Jim Chancellor, who shared with Wooden and Dr. Doneff a deep interest in using tax abatement to spur residential construction in Northwest Indiana.

Confined to a wheelchair with built-in breathing apparatus because of his polio, Dr. Doneff not only continued his medical practice and his subdivision development, but he also got involved in the organization of the Hobart Industrial Economic Development Corp. (HIEDC). Soon he became a familiar figure at its meetings.

"Among the unlucky, I've been very, very lucky," Dr. Doneff said, first of his illness and of his following successes. "I've had a lot of people help me along the way, and I want to help others."

One way he wants to help is to see devel-



Dr. Ronald H. Doneff

opment of new housing in Hobart, both for older residents who want to remain here and for their children. He and his wife have two grown children, who live in other parts of the country.

He hopes that not only his subdivision but others that will result from the city's more active development policies will make it possible for the young adults of the future to remain in Hobart, the city he loves so well.

A burning desire for a bright future

Howard, took over and led into the fuel oil market.

After working for others, operating his own business and helping to organize the Ainsworth-Deep River Fire Dept., Cal Shearer joined his father in the family business. When natural gas arrived on the scene and the demand for fuel oil died, they expanded into selling heating and air conditioning units. The business was sold to the Dalton Corp. in 1969.

Shearer joined the Henry Co., a Hammond-based vacuum cleaner retail firm, and soon was managing its Merrillville office. It was retirement from there that led him back to Hobart and a major role now in working for its future.

When questioned at a recent meeting to publicize the Duck Creek Woods development program, Shearer recounted some of the key events of the city's past.

"But I don't live in the past," he added, focusing on a new spirit developing in Hobart. "I look to the future. If I lived in the past, I wouldn't be at this meeting tonight."



Cal Shearer points to the heart of the city he loves. The aerial map of Hobart is in the City Council chambers. Shearer is a member of the Economic Development Commission and a director of the Hobart Industrial Economic Development Commission.

Mayor: building's good for the city

Mayor Bob Malizzo praises the new construction under way at Duck Creek Woods as an asset to the city, and in line with his successful campaign slogan: "Build A Better Hobart."

"We are grateful that the Good Cents Homes are being built in our city," Malizzo said of the special NIPSCO program to encourage energy-efficient homes through savings on operations and rates.

"It is good for the future of our city and making the best use of energy usage," the mayor said.

He also praised builder Jim Chancellor for working with NIPSCO in the design and construction of the homes, and for bringing Citizens Federal Savings into the city's residential program. CFS and NIPSCO are "Partners in Progress" with Chancellor in the subdivision development.

In the most recent issue of the city's newsletter, Hobart Visions, Malizzo also cites residential tax abatement as a boost to increasing the city's tax valuation base through new-home construction.

"We are attracting quality builders to Hobart," Malizzo said of the abatement program.

"But we also are stimulating local residents who own empty land to look into building new homes."

The tax abatement program, developed by the newly revived Economic Development Commission, can be applied to up to 15 percent of the total geographic area of the city. Each parcel must be approved by the city before the abatement applies.

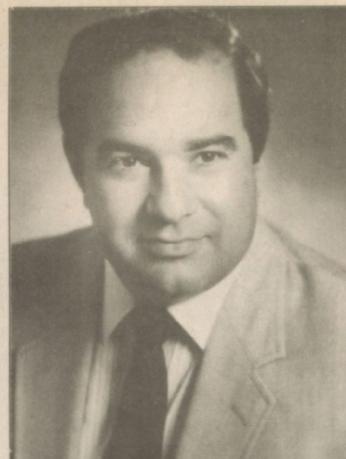
It gradually phases in real estate taxes on new homes over six years.

"Tax abatement is one of the few eco-

nomic development tools available to Indiana cities and towns," Malizzo said in his newsletter article.

"Used in the right way, tax abatement incentives will create new jobs, tax revenue, assessed value and new growth for our community," Malizzo wrote.

The mayor also pointed to other steps the Hobart city government is making to improve quality of living for its residents, specifically mentioning the purchase of a second ambulance, training of the city's first paramedics and institution of an advanced life support system in the ambulances.



Hobart Mayor Robert Malizzo

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Development team

The development team behind Duck Creek Woods: (seated) Dr. Ronald Doneff; (standing) Jim Chancellor, Toni Chancellor, and Isabelle Doneff.

Abatement leads to opportunity

Tax abatement is a fairly new tool to spur residential construction in Indiana, although it has been used for about a decade to help commercial and industrial owners to expand or build new facilities.

It has been controversial in Hobart, usually because people see it as giving something away to new home owners that longtime residents or those who purchase existing homes do not have.

As one critic put it, "It just ain't fair!"

April Wooden, the lawyer who has played a key role in developing Hobart's tax abatement program, replies that it is fair, in light of Indiana's unusual process for evaluating real estate for tax purposes.

Indiana is one of only two states which do not assess property according to market value, Wooden explains. Property is depreciated each year, so that very little real estate taxes are paid on older homes.

"By the second year," Wooden says of

homeowners who benefit from tax abatement, "they will be paying more real estate tax than most other homeowners in the city."

Under Indiana's assessment system, the owner of a new \$100,000 home could be paying up to \$5,000 in property taxes. His neighbor, in a 40-year-old home which could sell for \$100,000, may pay only \$200 or \$300 in taxes.

There is a demand for new housing in Hobart and other Northwest Indiana communities for a number of reasons: Much of the housing stock is old, many people are wanting to move up to a better house, and many Hoosier kids who have grown up and married want to buy a new home here.

Besides that, Illinois residents pressed by soaring taxes and property costs and tired of the fast pace of urbanized life, are beginning to discover Northwest Indiana as a great place to live.

NIPSCO: good cents in homes

It makes good sense to adopt the Good Cents program of the Northern Indiana Public Service Co. (NIPSCO), if you are buying or building a new home.

That is why builder Jim Chancellor has incorporated NIPSCO into his Partners in Progress in the Duck Creek Woods subdivision in Hobart, where homes are being built to the Good Cents specifications.

Through Good Cents, NIPSCO offers 10 ways to build a home so that its gas and electrical use will be most efficient and least costly. The company also offers an incentive for owners of Good Cents homes through an electrical rate reduction over a certain level of use.

Here's how the program works, according

to Jim Patterson, west region residential sales supervisor for NIPSCO:

When you follow the recommendation for energy-efficient construction to achieve substantial reductions in heating and cooling costs, your home will be certified as a Good Cents New Home.

"This means greater homeowner comfort and, ultimately, lower heating and cooling costs year-round," Patterson said.

And if you install a high-efficiency heat pump with a certain level of operation, you qualify for the lower Good Cents price for electricity — "and even bigger yearly savings," Patterson said.

With a Good Cents New Home, you pay only 5.5 cents per kilowatt hour for all usage over 700 kilowatt hours, instead of the regular 9.637 cents.

The Good Cents New Home program sets minimum standards for such things as air ducts, ceiling insulation, heating and cooling equipment, floor and basement insulation, attic ventilation, wall insulation, properly insulated and installed doors and windows and air infiltration barriers around the foundations.

"Before building or buying a new home," Patterson said, "call us first. We'll recommend ways to substantially increase energy efficiency, and qualify the home to receive Good Cents certification."

The number is 886-5724.



Teamwork: the key

"We've put together a team of professionals to meet every need," Jim Chancellor told a meeting last Thursday at Hobart City Hall.

He was describing his Partners in Progress concept involved in development of the Duck Creek Woods subdivision in southeast Hobart.

The president of Chancellor Builders of Munster is involved in building and marketing homes in the upscale neighborhood. He knows that teamwork is the key to success of such a project, and is convinced that the Duck Creek Woods team is a winner.

Dr. Ronald H. Doneff of Hobart has been developing the subdivision a house at a time since 1979, but recently brought in Chancellor to develop the final eight lots. It is just off 10th St., a short distance west of County Line Rd.

Chancellor is completing a model home for sale for \$150,000. It is a manufactured home, with the components built by Wausau Homes at its factory in Wausau, Wis., and "roughed up" on the site by that firm and Chancellor, who then finishes it.

The builder told how the component home vastly differs from a modular home, in which

two halves are fitted together on a foundation, about the size of a double-wide mobile home.

Wausau Homes components are built in the factory, brought to the site on five trucks and assembled on the foundation.

"I pick the design and install the heating and air conditioning, carpeting, woodwork, paint and wallpaper and roofing," Chancellor said. "I have complete control of the quality."

The result, he said, is a home finished much sooner and usually at a somewhat lower cost than a similar home built piece by piece by a contractor.

Chancellor said, "I've been a conventional builder in residential construction since 1978, and I knew there had to be a better way to build. When I visited the plant in Wisconsin, I was very impressed with the Wausau Homes, which is why I now use them."

"In today's market, you must be more than a good builder. You need even more than an excellent location, such as Duck Creek. You have to offer competitive financing, assure quality construction, and market yourself to the public."



Building for the future

Posing in front of one of the Duck Creek Woods homes are the people who make the plan a reality: (left to right) builder Jim Chancellor and his wife and partner Toni; Walter J. Prisby, Chairman of the Board of Citizens Fed-

City of Hobart Residential Property Tax Abatement SAVINGS

Based on a \$148,000 Chancellor Builders built home on a 1/2 acre lot in Duck Creek Woods Subdivision in Hobart.

PROPERTY TAXES WITHOUT TAX ABATEMENT	PROPERTY TAXES WITH TAX ABATEMENT APPLIED
Vacant 1/2 Acre	Vacant 1/2 Acre
Lot Taxes: \$400	Lot Taxes: \$400
Year 1 Taxes: \$4,200	Year 1 Taxes: \$400

SAVINGS WITH A CITY OF HOBART TAX ABATEMENT: + \$3,800



Here's How It Works

Conventional Home Good Cents Home

PURCHASE PRICE \$100,000 \$101,717

AVERAGE ENERGY BILL \$180/mo. \$126/mo.

Annual Savings
With A Good Cents
Home: \$648*

EK WOODS

Like Home



Key to success

I believe if one individual attempts to meet all these needs, he will quickly lose his place in the market. So I decided to work with other professionals to create a "win-win" for everyone involved, especially the consumer.

"I know my responsibility. I can build a good solid house. But when a customer asks me for the difference between an adjustable-rate mortgage and a fixed-rate mortgage, I'm lost."

"Enter Citizen Federal Savings and Loan. Now we have a builder and a lender working together as 'partners in progress' with the lender offering financing for the homes."

Jeffrey C. Stur, vice president of lending and real estate for Citizen Federal Savings, has teamed up with Chancellor for key presentations, including the one last week in Hobart.

"My next question was, what's the best way of keeping utilities bills down for our buyers. I'd heard it takes more than just adding insulation, but what more?"

"Enter Jim Patterson from NIPSCO to answer questions on any subject from 'R' val-

ues to head pumps and furnaces."

Chancellor said the homes will meet all NIPSCO standards for its Good Cents program, which assures the owner of the lowest possible gas and electric costs through the most efficient operation of the heating and air conditioning system.

Besides regular city inspections to see that all building codes are met, Chancellor said, NIPSCO makes at least three inspections to see that its Good Cents requirements are met.

Don Caldwell, general manager of the Herald News Group, showed the cover of a special section the newspapers will distribute this month, promoting the city of Hobart as well as Chancellor's development.

"A lot of Hobart people have had to move out of town to find the kind of house they want," Caldwell said. "Now they can stay."

He said the Herald newspapers, including the Hobart Gazette, "want to educate the people of Hobart about the city's fine qualities."

"We think it is an outstanding subdivision," said Chancellor of Duck Creek Woods.



View of tomorrow

A view of the future: a Chancellor-built home at Duck Creek Woods.

Citizen's Federal: a financial leader

When you buy a new home, you want to worry about what color to paint the living room - and not about trouble with your financing.

Citizens Federal Savings prides itself on being the sort of lending institution that takes some of the worry out of new-home financing.

Headquartered in downtown Hammond, CFS was chartered by the U.S. 53 years ago and today has 10 offices in Lake, Porter and LaPorte Counties.

"Our \$560 million in assets make us probably the largest depositor-owned institution in Indiana," said bank President Thomas F. Prisby this week.

The firm's "community bank attitude" drew the interest of builder Jim Chancellor, he said, and led him to work with the bank in the Partners in Progress concept which is being brought to Hobart in the Duck Woods Creek development.

"We've worked with Jim on a number of projects," Prisby said in a return compliment, "and we found we got really good quality construction...the most bang for the buck."

Prisby said the bank has made many real estate loans in Hobart over more than two decades through its Merrillville and Crown Point offices, and now has a convenient office on U.S. 30 in Valparaiso.

"At one time," he said, "we had made about 25 percent of the home mortgage loans in Hobart" and CFS now has some \$6 million in home loans in the city on its books.

Jeffrey C. Stur, vice president for lending and real estate at CFS, said the bank is encouraging its borrowers to use the Adjustable Rate Mortgage (ARM) program because it can save them up to 15 percent of the interest cost over the term of the loan.

He and Prisby said the bank likes the ARM loans because they keep them at the bank rather than selling them in what bankers call the secondary market.

"That way, we continue to deal with the borrowers locally, and can help meet their

needs," Stur said. "Their mortgage is not held by someone off in another state."

Keeping the loans at home also allows the bank to personalize its service, something Chancellor rates as highly important.

"At Citizens, they see people as individual new-home owners, not as numbers to sell," he said.

He also touts other aspects of Citizen Federal's personalized service.

"My wife Toni and I conduct workshops on new construction. They are generally in the evening and Bob Flickinger knows it helps to have a lending representative there, and he always makes himself available."

"A lot of people are amazed that we can talk directly to a banker at 8 or 9 p.m." he said. "But his day doesn't stop 5 p.m."

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Any successful savings and loan has to be money motivated to compete in today's lending world, but if you talk very long with Chancellor you get the feeling the Citizen is much more than a lender.

"They're like family, not only to Toni and I but to all the people that talk with them."

Call Citizens Federal at their Hammond location at 933-0432 or in Merrillville at 980-8005.



Partners in Progress

These "partners in progress" check plans for their next project. From the left, they are Jim Chancellor of Chancellor Builders; Thomas E. Prisby, president of Citizens Federal Savings and Loan, and Jeffrey C. Stur, the CFS vice president for lending and real estate.

eral; Hobart Mayor Robert Malizzo; Thomas F. Prisby, President of Citizens Federal; James R. Patterson, sale supervisor for NIPSCO, and Diane Drennan, sales agent for Ginter Realty.

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*Adjustable Rate Mortgage
30 Year Fixed Rate CFS ARM ARM
Advantage

Interest rate	8.50%	7.30%*	1.2% Lower Mortgage
Mo. Payment	\$768.91	\$726.03	\$42.88
Interest paid	\$41,625.07	\$35,069.73	\$6,555.35
Total payments	\$46,131.81	\$43,561.87	\$2,572.94
Balance after sixth year	\$94,335.67	\$89,856.16	\$4,479.51

Annual Savings With A
Citizens Federal Arm
Mortgage
\$514.56

Quality Homes by...
CHANCELLOR
Builders

First Year Savings Building
a Chancellor Home in
Duck Creek Subdivision
In Hobart

Hobart Tax Abatement Savings: \$3,800
NIPSCO Good Cents Program Savings: \$648
Citizens Federal Arm
Mortgage Savings: \$514

Total First Year Savings: \$4,962

Young people have high hopes

The statements below by written responses to questions about how young people see Hobart's future and their role in it. The project was conducted by Jim Chancellor, who also took the accompanying photos.

Ed Casko

I think this city can offer more jobs to people other than the fast food jobs. If they expand the hospital like they did with the Spectrum, more people would want to come back here after college.

We need more jobs in the medical fields and research areas. These divisions of the hospital would provide better-paying jobs for the people.

I think that as a student at Hobart High School, I can get involved in community services like supporting recycling and cleaning up the lakefront, along with cleaning up

the city and making a better and cleaner environment.

Mark Partin

I am pursuing a career in physical therapy with a minor in pre-med. I will apply for employment at the Spectrum Rehabilitation Center and try to enhance its reputation as an established center.

Hobart needs to provide a stable economy for my family. Hobart's lakefront property has tremendous potential but little effort has been done toward its development.

Stevan Mizimakoski

Hobart would need to make many changes to keep me here for a lifetime. First of all, they would have to ensure my family's safety and protection. They must increase the number of jobs so the people in my class are able to come back and get jobs. Lastly, improve

and develop some of the unused land lying in various areas of Hobart.

I hope to go to college and become a pharmacist so I think I may be able to contribute greatly to this city. I think I could work for the hospital or open up a clinic for research of drugs in this area.

Susie Djankovich

The town would have to provide an environment where I could raise a family and have a stable job.

I love this town, but it needs to grow along with the others that are moving ahead of the pack. I believe this can be done. We need to recycle, and give our teachers the equipment to get the next generation ready to compete with the world.

I think I can contribute to Hobart's future in a few areas. At the present time, I will do my best in obtaining a good education and

staying dedicated in athletics at Hobart High. Also, I can help by giving input like this to important figures than can improve this town.

Jim Ceisla

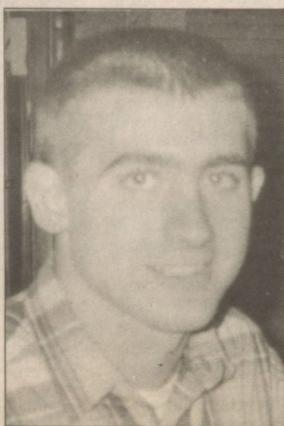
Hobart could keep me here for a lifetime by providing more jobs for my generation. With more opportunities for people to earn a good income, the more likely they are to want to live here. With more jobs and factories built, this can be accomplished.

The lakefront of Hobart also needs drastic improvement. If more houses or condominiums were built on the lake, I for sure would be one who would want to buy.

I plan to pursue a career in marine biology. After completing my education, I hope to come back to Hobart and improve its natural habitat. This is one of the many areas in which Hobart needs improvement.



Mark Partin



Ed Casko



Stevan Mizimakoski



Jim Ceisla



Susie Djankovich

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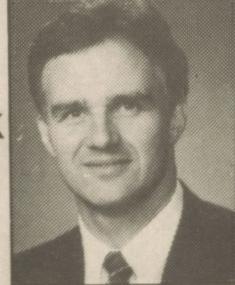
*Rate expressed as yield to maturity effective Nov. 11, 1992.
Subject to availability.

PAT ROMANCHEK

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Hobart Lumber Co. has been proudly serving our community since 1915.

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We feel this program will enable more and more people to discover just how enjoyable life in Hobart can be.

We at Hobart Lumber would like to take this opportunity to explain just a few of the services we offer to help make the construction process easier.

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2. Complete estimating service.
3. Experienced and enthusiastic employees to help with all the crucial points of your project.
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5. Quality materials – at competitive prices.
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Variety is the spice that flavors Hobart



Outdoor beauty, minutes away

Deep River County Park, which includes this full-scale replica of a pioneer mill, is just minutes away from Duck Creek Woods.

Variety is indeed the spice that flavors the activities in Hobart.

In the center of Hobart, off a major highway (51), is Hobart's heart-- its downtown district. Few cities, these days, can boast of their own "downtown." The over-100-year-old Main Street, and its tributaries, offers a variety of shops and restaurants ranging from quaint craft boutiques to sporting goods stores.

After an afternoon of power shopping in downtown Hobart, you and the whole family, can enjoy a movie at the Art Theatre on Main Street, a 50-year-old structure, which is famous for its fresh-popped popcorn and reasonable prices. Or step back in time to browse through Hobart Historical Society Museum, which is housed in Hobart's former public library, and is a bit of history itself as a 1914 Carnegie building and national landmark.

Within walking distance of Main Street is one of the most beautiful of Hobart's 13 city parks, Lake Front Festival Park, where Kuchita Memorial Bridge overlooks Lake George. In the center of the park is Revelli Bandshell, where summer out-door concerts are held.

Throughout the year, Festival Park hosts many communities festivities. One event that has drawn big crowds in recent years is Main Street Association's "Main Event" which is highlighted by all-day entertainment, arts and crafts booths and local foods.

Also through the summer months, Festival Park hosts outdoor Sunday prayer services.

Facilities in the city parks include tennis courts, horseshoe pits, basketball courts, picnic shelters and hiking areas.

If sand, swimming and sunbathing are your favorite summer pastimes, Robinson Lake is for you. It also offers boating, fishing and baseball and softball facilities.

If you are a environment buff and want "to be one with nature," Deep River County Park is within minutes of Hobart. It offers year-round scenery, with acres of old trees and trails for hiking and exploring. Also on park grounds, you can tour Wood's Historic three-story grist mill and an 1830s saw mill. The center of activity at Deep River Park is a Victorian gazebo which is nestled among oak trees, flower gardens and brick walkways. Many newlyweds have exchanged their marriage vows in this lovely setting.

Deep River County Park also hosts two big crowd pleasers, the Apple Time Festival in the fall and a Maple Syrup Festival in late winter.

For more outdoor fun, golfers can enjoy

the spectacle of spring through pleasant autumn days on two beautifully landscaped courses located in Hobart.

With two bowling alleys in Hobart, indoor sportsmen can relish year-round fun.

Keeping the children busy is easy in Hobart. Organized youth sports are available for girls and boys, such as, basketball, Pop Warner football, soccer, Little League baseball and girls softball. Hobart also has its own Scout Cabin.

Also for the kids, and kids at heart, the Hobart Family YMCA has year-round programs from aquatics to aerobics, as well as, ballroom dance lessons for all ages. The YMCA also houses a latch-key program to assist working parents.

And with one high school, one middle school, five public elementary schools, five private parochial schools and several privately run day-care centers, children and their parents are always encouraged to get involved with fairs, fundraisers, social and athletic activities.

But if you're looking for something to spur your creative juices, Hobart Arts League offers instruction in watercolor and oil painting. Also the School City of Hobart sponsors community enrichment classes throughout the year in ceramics, stained glass window instruction, as well as, country-western dance lessons.

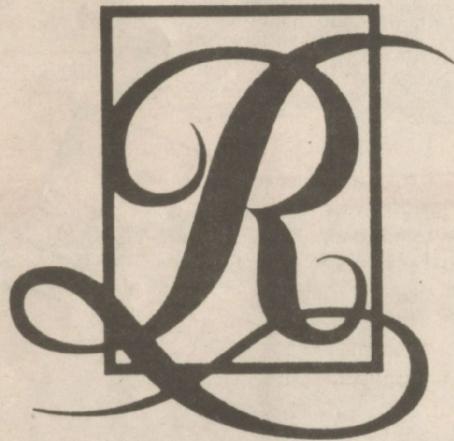
The Hobart business community and local civic organizations are actively involved in hometown events, year-round, for the young and old. They sponsor Easter egg hunts, breakfasts with Santa, Halloween parades, the Old Timer's Street Sale, Thanksgiving dinner, arts and crafts fairs, and a live Christmas nativity scene and parade.

Family fun and activities surround the Hobart area, as well. Indiana Dunes State Park along Lake Michigan shoreline offers the whole family a variety of activities, such as, camping, hiking, swimming, nature trails and programs galore. Or make reservations at the Star Plaza Theatre, which hosts big name celebrities ranging from The Oak Ridge Boys to Wayne Newton or theatre performances from "Chorus Line" to the opera, "Carmen." The theatre is just one attraction of the Radisson Hotel, which is located off of Interstate 65 and Route 30 in Merrillville. But if you'd like to sample the big city life, catch the South Shore train and spend the day touring Chicago. All are easily accessible from Hobart.

Hobart is a celebration in diversity. Whether you are looking for the serenity of a small town or the exciting pace of the big city, Hobart has it!

-by Betty Iwan

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This hometown has a downtown

If you reached adulthood in the late 1940s or early 1950s, downtown Hobart will provoke twinges of nostalgia. It may remind you of your old home town.

It's one of a dozen high-quality shopping centers are within easy driving distance from a home in Hobart, and one of the most charming. The best of the rest include Southlake Mall and Century Mall in Merrillville, Woodmar in Hammond and River Oaks in Calumet City, Ill.

Famed State St. and Michigan Ave.'s Miracle Mile in the Chicago Loop are only an hour away by auto or train. A number of shopping malls in the Chicago suburbs attract people from this area, as well as others.

A cluster of fine shopping centers is developing on the north edge of Hobart, around the junction of U.S. 6 and Ind. 51, including SaveMore Plaza and Northridge Plaza; anchored by grocery supermarkets, they also contain a variety of retail and service businesses.

But downtown Hobart retains a timeless magic. It is a major service center, anchored by three banks. A variety store and a furniture store are the nucleus for three or four blocks of small shops.

You can't buy everything you need here, but you can buy a lot. You can establish relationships of trust that last a lifetime.

No shopping center can give you a Fourth of July parade down an old-fashioned Main Street, lined five and six deep with specta-

tors, interacting with the participants.

Some shopping centers have their imitation sidewalk sales, but Hobart's summertime sale, where they block off the streets and fill them with booths and food vendors, is the real thing.

The Art Theatre can't pack in nearly as many people as some 10-screen cinema, but is a nationally recognized masterpiece, still in business dealing out nostalgia along with today's movies.

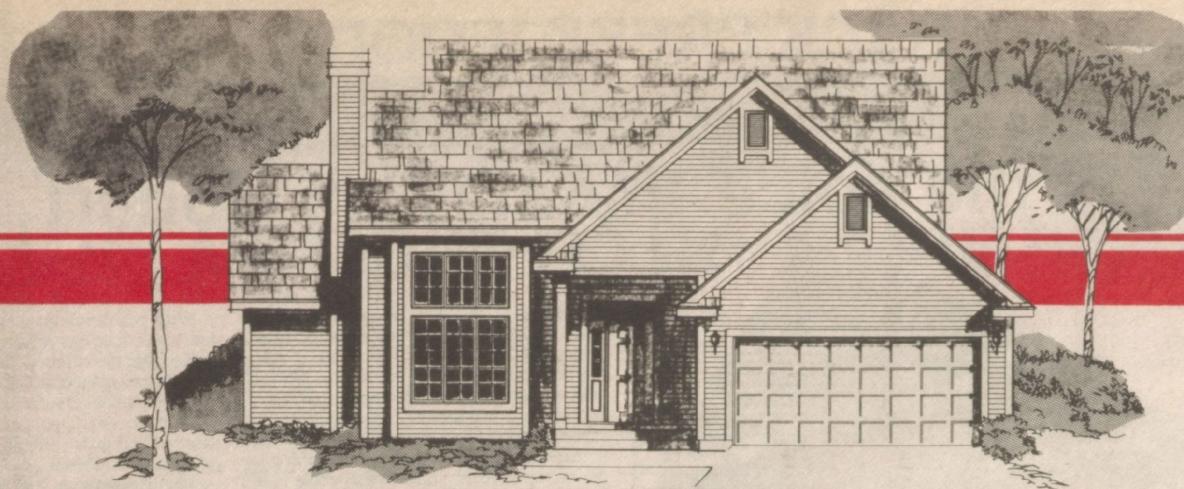
Early-20th Century storefronts combine with holiday sparkle for an old-fashioned Christmas feeling as winter moves in for a three-month stay.

Even folks moving into Hobart from big-city Chicago and its suburbs find a satisfaction in the home town they never had.

If you don't like something that's happening, there's City Hall, right at the south end of downtown Hobart. Go in, look up the mayor and get it off your chest. For that matter, if you DO like something that's happening, look up the mayor and tell him that, too.

He'll be happy to hear it, and may even take you out for a cup of coffee at one of the cozy family restaurants right up the street. There are imitation '50s restaurants everywhere, but these are the real thing.

You can find mega-mall shopping within an easy drive of Hobart. But it isn't everywhere you can find a home town downtown.



The Legend of **DUCK CREEK** WOODS

Once upon a time, a very long time ago in Hobart, Indiana, lived a man named Doneff. This was a strong willed man with visions of the future. Legend has it that he had a recurring dream that haunted him until he finally acted. "Build the streets and curbs and people will come." When the dream was finally completed, people from all over Lake County came to see this land now called "Duck Creek Woods." Some bold and courageous settlers were the first to move to this magical land of Oz, but the moratoriums and the ever present tax man scared some settlers into moving to less desirable neighborhoods. Continuous pleas and creative ideas to solve these problems fell on deaf ears of the leaders of this community, but Doneff never gave in, and vowed to never give up his fight. Eventually, the moratorium was lifted but the tax man grew bigger and meaner driving even the boldest of settlers away.

Then came a man named Malizzo. This was a huge but gentle giant of a man who won the hearts and votes of all of Hobart. He was not afraid of this tax man and promised to work long and hard for the city and its future. He stole a "Genie" from Hammond named April to fulfill the city's wish list and to make sure the fight would be legal and fair. He then called his knights to the table, "Ms. Emily, Ms. Linda, Sir Donald and Bob, bring Campbell and Sullivan and that man named Hicks."

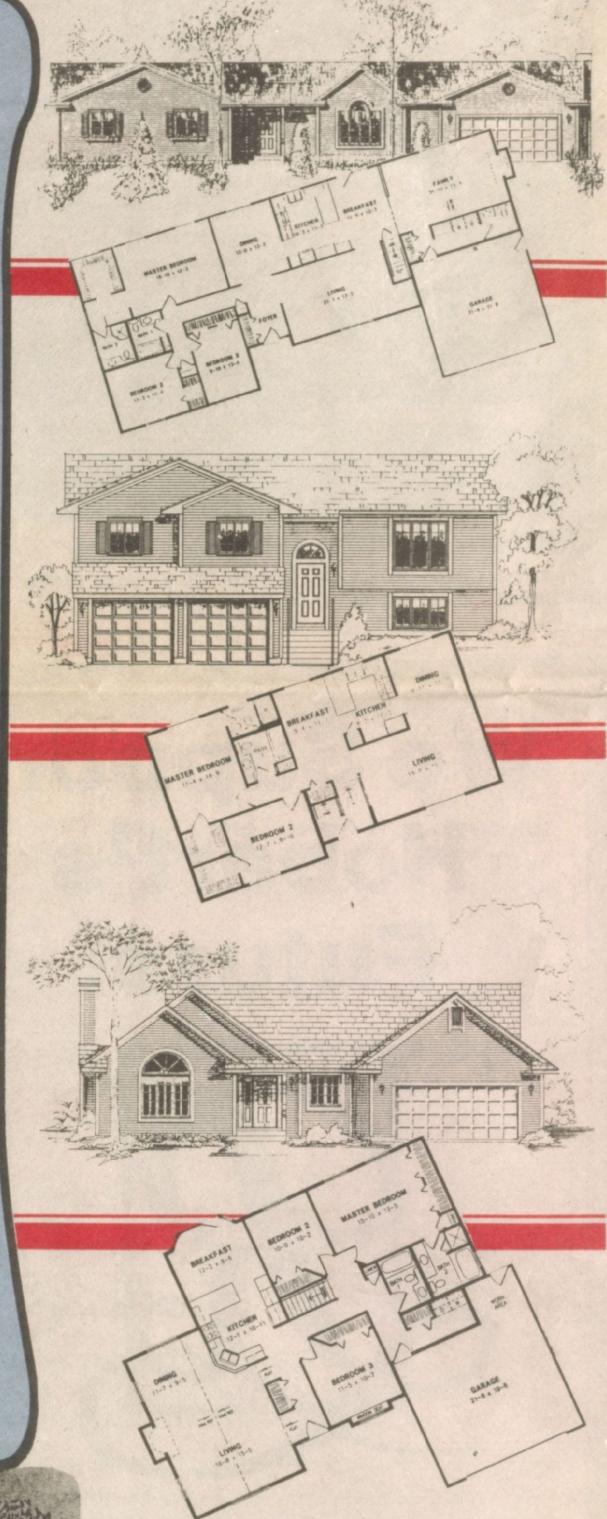
Together they worked long and hard, sometimes fighting among themselves, but legend has it that they finally stood together united hand in hand to save this most beautiful promised land.

So it goes - the tax man was driven from this picturesque land called "Duck Creek Wood." Its beauty is breathtaking. Its land is full of deer, ducks and giant red oaks, and its people are friendly and lovable folks.

If you'd like, I can show you the way; but before we go a promise you must say, "I will bring only happiness and truth with me to this place, I will work hard to put smiles on the old settler's face, I will be honest and faithful to those that I love, and look for guidance from God above, I won't be afraid to venture away, for to return home I simply must say,

Hobart always feels like home!
Hobart always feels like home!
Hobart always feels like home!

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